



DEPARTMENT of COMMERCE
FEDERAL CREDIT UNION

SEPTEMBER 2023

Member News & Benefits

Hello DOCFCU Members!

As we all prepare to make the shift from summer to fall, we want our members to know that **we're here ready to support your financial needs** as you leave behind the more leisurely days of summer to face the often more hectic fall season.

Whether you have a growing family looking for ways to fund back-to-school expenses; you're interested in buying or refinancing a vehicle with great rates and terms; or you need advice on using your home equity loans and lines of credit to manage your long-term finances, please remember **DOCFCU exists to help our members achieve financial success.**

These days, many of our members interact with DOCFCU staff via computers and phones. Without frequent in-person contact, it is difficult to keep you up to date on our special services and capabilities. **Our newsletter is a good place to highlight products and services unfamiliar to you.** This month we're taking the opportunity to let you know that our excellent **mortgage rates and real estate loan services** [↗](#) are available to you across the country. Including **HELOCs** [↗](#) and **2nd Trust Loans**. [↗](#)

We're also offering our very popular **Back-to-School SPECIAL Loan** [↗](#) to cover all of our members' needs as you move into autumn. Don't forget, we can **refinance any loans** you have from banks or other financial institutions, at lower rates and better terms – it's easy, just call and ask us or go online now.

Finally, we want every member to **build a long-term savings program**, and we have some of the **best CDs rates** [↗](#) in the United States. Give us a call, we're here to help you design something custom and earn the most for you and your family. Have a fun and safe September.

Sincerely,
Patrick Collins
President and CEO

**2023
ANNUAL
MEETING** [↗](#)

12 noon, Sept. 6th

In-Person & Virtual, visit
DOCFCU.org for details.

LIVE WELL, BELOW YOUR MEANS

[↗](#) **DOCFCU.org** | [↗](#) **service@DOCFCU.org** | **202-808-3600**

YOU'LL BE ALL SMILES — NO DOWN PAYMENT REQUIRED

100% MORTGAGE FINANCING*



Our **100% MORTGAGE FINANCING*** allows you to finance all of your new home's mortgage in one helpful loan — with **NO DOWN PAYMENT!**

Use your saved funds to pay off debts, home improvements or more. Plus, you can still close within the normal time frame!

- No down payment required
- 3% seller concession allowed
- One Loan, one monthly payment
- Potentially lower payments than FHA
- Unlike FHA, mortgage insurance ends when requirements are met

Your dream, made easier - visit DOCFCU.org/mortgage 24/7 or call **877-755-1607**

*New home purchases only, excludes mortgage refinancing. Subject to property, credit approval & must have a min credit score of 720. Other restrictions apply, contact us for details. NMLS #810389

IF YOU CAN DRIVE IT...

WE CAN HELP YOU BUY/REFINANCE* IT AT GREAT RATES & BETTER TERMS!

Don't pay too much, contact us and give us a chance to **save you money on your monthly payments** and the life of your new/used, financed, refinanced* **vehicle loan**.

- great rates and better terms, up to 96 months (*new*) & 72 months (*used*)
- easy, convenient online application and fast approvals
- **learn more, contact us or go online now** [↗](#)

*DOCFCU existing vehicle loans not eligible for refinancing, only loans from other lenders. Restrictions apply, go online or contact us for details.

WHY PAY TOO MUCH MONTHLY?



LOWER YOUR PAYMENTS

LAST CHANCE!

Back-to-School Loan

borrow up to **\$2,500** as low as **9% APR***

with an up to 12 month repayment term!

Get our limited time, low-rate personal loan special for school supplies and expenses or anything you may need to fund this school season and beyond!

APPLY - ENDS 9/29! Contact us or go online 24/7!

*APR = Annual Percentage Rate, as low as 9.0% Back To School/Personal Loan **ENDS 9/29/23**. Rate based on your credit worthiness. Borrow \$500 - \$2,500 with 6 - 12 month terms. Other rates and terms available. Other restrictions apply, for details, contact us or go online. No other discounts apply.

MOBILE BANKING
w/**MOBILE Check DEPOSIT**
is easy — [↗](#) **download** your
iPhone®, Android™ or iPad®
app and get started!



EMAIL: service@DOCFCU.org [↗](#)
CALL: 202-808-3600 or Outside D.C. 888-626-9845
MAIL: P.O. Box 14720, Washington, DC 20044-4720
BRANCH: Herbert C. Hoover Bldg, 1401 Constitution Ave, NW, B0038-A, Washington, DC 20230
Monday - Friday 8:30am - 3:30pm

SUPERVISORY COMMITTEE:
P.O. Box 841, Washington, DC 20044



DEPARTMENT of COMMERCE
FEDERAL CREDIT UNION

DOCFCU.org [↗](#)

NMLS #810389

Federally insured
by the **NCUA**

